(1) Our Personal Experience

- I have been an IBO for the past 10 years. I have been able to achieve most of my goals that I have set so far. My next goal as an IBO is to reach the EMERALD level, which will yield an income in the neighborhood of \$100,000/-. I love the Quixtar business because it is able to substantiate my annual income. It also gives me a chance to work with people which I am unable to do at my job as an engineer. Also my wife loves it because she can release her creative juices in an opportunity of herself and she can do what she wants and however she wants to do it. Plus there are other things that we love about this business:
 - The values of the founders
 - o The family values taught to us by our leaders in the business.
 - o An ability to work with people and influence them atleast economically.
 - o An opportunity to work as a husband-wife team.
 - o To develop a positive mental attitude, excellent people skills which are very important in anybody's day-to-day life.
- When I was registered, I received enough information to make an informed decision about whether to register or not. I studied the SA-4400, plus information from the tapes made by successful people in the upline organization, was what really helped me to make the decision
- With that being said, I had a working model. So I use exactly the same material and procedure when I sponsor others. I believe in duplication of a working model.
- I make it also a point to mention to the prospects and make sure they understand that the Quixtar business opportunity is not a "get rich quick" plan, that hard work is required, and that there are no guarantees of success. The SA-4400 mentions clearly that it is a 2-5 year plan and I emphasise that.
- The prospects typically spend around \$130/- to register (initial registration fee plus optional product pack). They can get back all of it for upto 6 months from Quixtar.

(2) Address Specific Issues

The requirement of a seven-day waiting period:

- My business will be adversely affected if prospects had to wait seven days before registering. People are not good in making decision and the delay only makes it worse.
- It does not give the prospect any benefit to the prospect over the 24-48 hours time period I nomally give the prospects.
- There is a tremendous cost drawback. Since our income is based on a month-month basis, we will lose a lot of time just waiting for the seven days. Our planning gets adversely affected.
- Nt only the above mentioned reason affects my business, but the ability for the prospect
 tohave to wait to register his close family and friends also will be delayed 7 days, which
 may end up in the prospect losing his excitement about the opportunity because of loss of
 momentum.
- When a prospect sees the plan in it's entirety, he/she gets a literature packet with the SA-4400, information about Ouixtar and a couple of CD's made by successful leaders in the

organization, relating to their line of work for relatibility. In all the cases so far, the prospects have acknowledged that the info provided was sufficient forthem to make a decision about becoming an IBO. Also, I let them know that for some reason after registering as an IBO, that they decide a Quixtar business is not for them, they can get their money back.

The requirement to provide references:

- If I am required to provide a list of local IBOs for your prospects to contact before they decide to register, this limits my business growth tremendously. I am then unable to expand my business in areas where there are few IBOs.
- There a great risk that my prospect(s) might register with one of the references instead of me.
- I would consider giving my own name out as a violation of privacy, let alone give 10 other people's references big time violation of their privacy. I don't want to be sued later on.
- The prospects are anyway invited to an open business opportunity meeting, which happens once a week in the local area where they get to meet my associates before they register. At that time, the prospects have a lot of opportunity to talk to anyone over there and ask questions to get more information about us, the opportunity and their experiences, which they do in most cases. Even in my own case, as a prospect, I was thankful that I could talk to someone that I could relate to and ask him questions about the opportunity.

The requirement to provide a "litigation list":

• This requirement is absolutely baseless because why should a requirement be enforced for something some event which I was not involve directly – meaning for something I did not do, why should I be affected.

The requirement for specific earnings disclosures:

• I have been instructed and I do strictly adhere to the guidelines and the income potential of the Quixtar opportunity as stated in the average monthly gross income, SA-4400.

The requirement for financial substantiation:

Only when the prospect insists that I tell them my approximate Quixtar income I made
last month. I also mention to them how it has impacted my lifestyle, even if it means
paying off some bills. I also let them know that this income has nothing to do with their
decision to get in because ultimately it's their effort that fetches them the reward. I
emphasize – No Work, No Pay. So I feel it is highly inapporpiate if I am required to show
all my financial records to substantiate my income because I feel the prospect has been
informed the reason why I mentioned about my income.